

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Sadek and Cooper Law Office  
1315 Walnut Street, Suite 502  
Philadelphia, PA 19107  
215-545-0008

In Re:

**Richard R. and Natalie J. Harker**

Case No.: 18-33015  
Chapter: 13  
Hearing Date: April 30, 2019  
Judge: Andrew B. Altenburg, Jr.

**NOTICE OF MOTION FOR APPROVAL OF MODIFICATION OF MORTGAGE**

Brad J. Sadek, Esq., attorney for the Debtor in the above captioned matter, has filed papers with the Court for **Approval of Modification of Mortgage**.

**YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this Bankruptcy case. (If you do not have an attorney you may wish to consult one).**

If you do NOT want the court to grant this motion, or if you want the Court to consider your views, you or attorney must file with the clerk at the address listed below, a written response explaining your position no later than 7 days prior to the hearing date:

Hearing Date: **April 30, 2019**  
Hearing Time: **10:00am**  
Hearing Location: **Mitchell H. Cohen U.S. Courthouse  
400 Cooper Street, 4th Floor  
Camden, N.J. 08101**

Courtroom Number: **4B**

If you mail your response to the clerk for filing, you must mail it early enough so the Court will receive it on or before 7 days prior to the hearing date.

You must also mail a copy of your response to each of the following:

**Isabel C. Balboa, Trustee  
Cherry Tree Corporate Center  
535 Route 380 – Suite 580  
Cherry Hill, NJ 08002**

**Sadek and Cooper Law Office  
1315 Walnut Street – Suite 502  
Philadelphia, PA 19107**

If you or your attorney do not take the steps outlined above, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: \_\_\_\_\_

/s Brad J. Sadek

Brad J. Sadek, Esquire  
Attorney for Debtor